



**Chief Guest Dr L Murugan Hon'ble Minister of State for Information and Broadcasting & Parliamentary Affairs, Government of India.**  
**CCCCC – Awareness Programme – FM Radio Auction**



**Chief Guest Dr V Kamakoti Director, IIT Madras**  
**Andhra Chamber of Commerce (ACC) Launches Shri Rasiklal M Mehta Memorial Dialogues**



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# ANDHRA CHAMBER OF COMMERCE

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## 96th Annual General Meeting of Andhra Chamber of Commerce 27th September 2024

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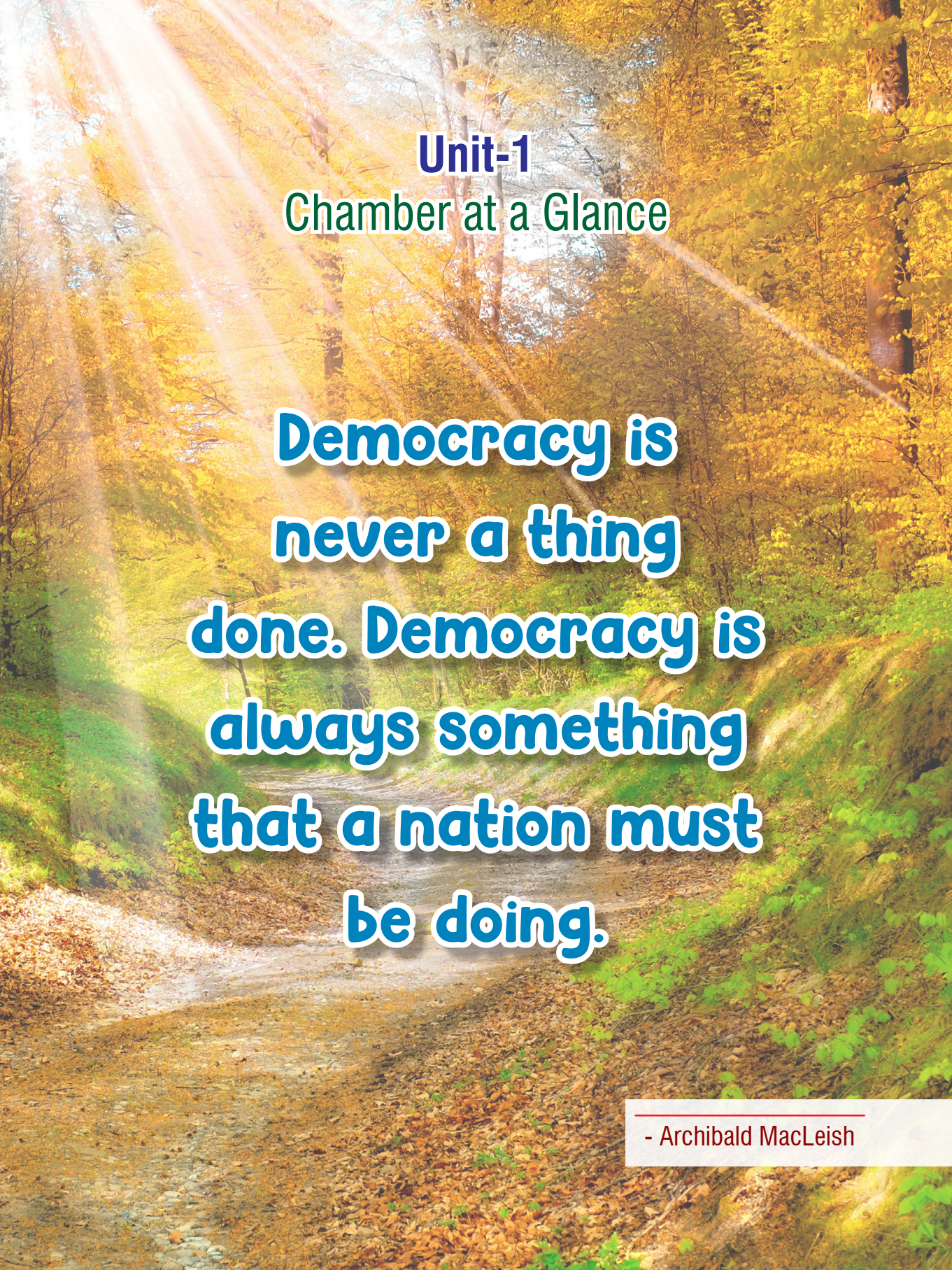
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A photograph of a dirt path winding through a forest with vibrant autumn foliage. Sunlight rays stream down from the top left, creating a dramatic effect. The path is covered in fallen leaves and leads into the distance.

## Unit-1

### Chamber at a Glance

**Democracy is  
never a thing  
done. Democracy is  
always something  
that a nation must  
be doing.**

---

- Archibald MacLeish



## From the President's Desk



**Dear Members,**

### **Greetings from Andhra Chamber of Commerce!**

Andhra Pradesh Industrial Development Policies 4.0 – Driving Growth and Innovation

Andhra Pradesh is set to redefine its industrial and economic landscape with the launch of transformative policies under the Industrial Development Policy 4.0 (2024-2029). Focused on sustainability, innovation, and inclusive growth, these initiatives aim to make the State a global leader in manufacturing and clean energy, while empowering MSMEs and promoting advanced sectors.

### **Key Highlights of the Policies**

#### **1. Industrial Development Policy 4.0**

Aims to attract ₹83,000 crores in FDI, transforming Andhra Pradesh into a global manufacturing hub. Special incentives for companies focusing on employment generation and reducing carbon footprints.

#### **2. MSME & Entrepreneur Development Policy 4.0**

Plans to establish 22 lakh MSME units and attract ₹50,000 crore investments.

The Ratan Tata Innovation Hub in Amaravati will spearhead mentoring, innovation, and collaboration with universities, helping MSMEs integrate into the global value chain.

Additional Innovation Centers will be set up in Visakhapatnam, Rajahmundry, Vijayawada or Guntur, Tirupathi, and Anantapur.

#### **3. Food Processing Policy 4.0**

Targets ₹30,000 crore investments, creating three lakh jobs.

Promotes value addition and organic farming with the establishment of commodity boards and product clusters.

#### **4. Electronics Policy 4.0**

Focuses on cutting-edge sectors like IoT devices, 5G equipment, and semiconductors. Aims to mobilize ₹84,000 crore investments and generate five lakh jobs.

#### **5. Private Parks Policy 4.0**

Flexible models introduced for private park development with capital subsidies and exemptions.

#### **6. Integrated Clean Energy Policy 4.0**

Aims to develop 78.5 GW of solar and 35 GW of wind energy capacity, along with 25 GWh of battery storage. Targets ₹10 lakh crore investments, creating 7.5 lakh jobs, and fostering a circular economy.

### **Vision for the Future**

These policies, designed for the period 2024-2029, aim to mobilize ₹30 lakh crore investments and create five lakh manufacturing jobs, alongside additional employment across various sectors.

Stay tuned as Andhra Pradesh builds a brighter, greener future!

I urge you to attend the Chamber programmes and be aware of the current new policies and the Opportunities available in Industries, MSME & Entrepreneur Development, Food Processing, Electronics, Private Parks and Clean Energy.

**Dr. V L Indira Dutt**  
President



# CHAMBER



## Tally Prime - 5.1, October 4, 2024; Dr V L Dutt Hall, Chennai

Mr Sampath Kumar, Treasurer, ACC & Chairman, Indirect Taxes Sub - Committee, convened the meeting. In his opening remarks he highlighted on Continuous Learning and Quality in Field Work the need to keep abreast of developments to adapt to the new technology for the growth of an enterprise.

Mr N Ravi Kumar, Joint Secretary ACC introduced the Guest Speaker Mr Franklin, Product Expert (TN Region) – Tally Solutions in his Presentation and Live demonstration of Tally Prime 5.0 Release, Highlights of Tally Prime 5.0 enumerated the following

- Users to configure 6-hour login in GST plugin settings for seamless access.
- New auto-ledger creation feature using GST numbers for efficient data entry.
- Users to take advantage of integrated WhatsApp functionality for sending invoices and marketing campaigns.
- Simultaneous download and reconciliation feature for GST returns to save time.
- Users to customize and save frequently used report views for quick access.
- ITC at risk feature to manage input tax credits effectively.
- Users to explore Tally Capital feature for unsecured loan applications if needed.
- Users to refer to support.tallysolutions.com for step-by-step guidance on using new features.
- Attendees to utilize the new sorting methods for bills and outstanding reports.
- Importance of Input Tax Credit, Risks, and Tally Features
- Users to explore the TDS 194Q feature for businesses with turnover exceeding Ten crores.
- Online Software Features and Compliance Discussion
- Compliance requirements for manufacturers, including GST registration and MSME certifications, and the need for a rental agreement and proper ledger creation.

The meeting concluded with the Vote of Thanks proposed by Mr P Barnabas Immanuel Assistant Secretary, ACC.

## “Financial Discipline for MSMEs”;

October 04, 2024; Atluri Koteswara Rao Memorial Hall, Secunderabad

Andhra Chamber of Commerce, Telangana State Chapter in association with The Institute of Management Consultants of India (IMCI), Hyderabad Chapter organized a presentation on “**Financial Discipline for MSMEs**” on Friday, October 04, 2024 at “Atluri Koteswara Rao Memorial Hall” Secunderabad.

Dr. V.B.S.S. Koteswara Rao, Co-Chairman, Foreign Trade Sub-Committee chaired the session and welcomed the Guest Speaker and participants. In his welcome address **Dr. VBSS Koteswara Rao observed** that MSMEs are often described as the backbone of the economy, driving innovation, job creation, and growth and introduced the speaker.

**Dr. G. Krishna, Professor of Finance at ICBM - SBE**, In his presentation Prof. Dr. G. Krishna observed:

The primary cause of MSME failure is a lack of financial literacy: Many small business owners lack the knowledge to make sound financial decisions. This can lead to poor money management and failure within the first five years of a business's existence.

The second reason of MSME failure is a lack of Credit Facility: Financial institutions may consider MSMEs high risk due to their lack of credit history and collateral. This makes it difficult for MSMEs to get the credit they need to sustain their business.

The third reason is mixing personal and Business Finances. Many new business owners fall into the trap of using personal accounts for business transactions. It might seem convenient at first, but it's a recipe for trouble down the line.

### The other reasons highlighted:

- Not to maintain a cash reserve for emergencies.
- Over-investing in non-essential assets
- Ignoring accounts receivable and payable management.
- Failing to Track Inventory
- Offering Unsecured Credit to Customers
- Operating Without a Budget
- Not Having a Financial Safety Net
- Not Taking Advantage of Accounting Help
- Overlooking Debt Management
- Not Tracking Key Performance Indicators (KPIs)
- Neglecting Cyber security
- Poor Investment Decisions
- Not bothered about insurance
- Poor Pricing Strategy

Earlier Dr. A.R. Aryasri, Chairman, IMCI Hyderabad Chapter introduced the Guest Speaker Prof. Dr. G. Krishna.

There was a good interaction between the participants and the speaker. All the questions raised by the participants were answered by the Guest speaker.

The Programme concluded with a Vote of Thanks proposed by Shri N. Pardhasaradhi, Hon. Advisor on Foreign Trade, Andhra Chamber of Commerce.

The number of participants for the programme were 40.

## **Workshop on Mindful Marketing: Strategic Moves to Amplify Business Growth; 7 October 2024; Hotel Ramada Wyndham, Chennai**

Andhra Chamber of Commerce along with Friedrich Naumann Foundation organised a workshop titled “Mindful Marketing: Strategic Moves to Amplify Business Growth”. During the inauguration of the workshop, Mr M K Anand, Chairman, MSME Sub-committee in his welcome address briefed about the activities of the Chamber and how this mindful marketing concept is vital for MSMEs in their business.

Mr S. Narasimhan, Vice President, ACC in his inaugural address presented about the collaboration of ACC and FNF in conducting successful programmes that have been organised in the last five years.

Mrs Vijayalakshmi, Consultant, FNF Programmes of ACC introduced the resource person Mr Rajesh Srinivasan, Director, Mindful Marketing.

The workshop aimed to help entrepreneurs think strategically about simplifying their business models—whether through price simplification, proposition simplification, or finding opportunities in the middle market segment.

Mr Rajesh highlighted the common challenge many micro, small, and medium business owners face viz the pressure of daily operations that often prevents them from stepping back to build a strong foundation for long-term success.

He introduced key concepts such as “Business Orchestration,” “Coherence,” and “Chain Link Systems,” which focus on

aligning various aspects of a business to ensure sustainable growth, profitability, and long-term competitiveness.

One of the session’s highlights was his use of cartoons from his book Mindful Marketing, which added humor and clarity to complex marketing ideas. These visuals helped simplify strategic concepts, making them more relatable and engaging for the participants.

In addition to strategic insights, Mr Rajesh provided tactical advice on how to grow a business predictably by focusing on leading metrics and boosting revenue from existing customers. A live marketing plan was prepared by the resource person for one of the participant who manufactures parts for automobile industry.

Mr. Anand, Chairman of MSME, Andhra Chamber of Commerce, moderated an interactive Q&A session, where participants sought guidance on marketing plan to meet their revenue targets as part of their Annual Operating Plan.

The workshop was highly engaging, with attendees actively participating by answering questions posed by Mr Rajesh and contributing their own thoughtful inquiries, making the session both interactive and insightful.

57 participants found the workshop very useful.



## Conference on “Cybersecurity – Best practices for MSMEs”, 22 October 2024; Taj club House, Chennai

Andhra Chamber of Commerce in association with Friedrich Naumann Foundation organised a “Cybersecurity – Best practices for MSMEs” on the 22nd October 2024 in Chennai.

In the inauguration Mr Narasimhan, Vice President of the Chamber in his welcome address briefed about the activities of the Chamber and welcomed the gathering. Mr Ramesh Bashyam, Co-Chairman of ICT Sub-committee of ACC briefed the sessions of the Conference. Mr Anand, Chairman of MSME Subcommittee in his special address presented the activities of FNF and the collaboration of FNF with ACC.

Mr Arvind Sivaramakrishnan, CIO of Karkinos Healthcare in his keynote address said that a significant focus is placed on privacy and security, stressing the need to safeguard intellectual property, business processes, and customer and societal information. Key considerations include ensuring robust security measures, maintaining privacy, and ensuring the long-term continuity of workflows.

In his presentation he also discussed the implications of the DPDP Act 2023, emphasizing the importance of data fiduciary responsibility and readiness for compliance. Businesses are encouraged to adopt an open mindset, leverage modern digital platforms, and form cross-functional teams to exploit data effectively.

The call to action underscores the need for a proactive approach to digital transformation, with a strong emphasis on

privacy and security to protect sensitive information and maintain trust.

Ms R.Vijayalakshmi, Consultant, FNF Programmes, ACC proposed the vote of thanks.

Mr Vinod Senthil, Director & Chief Technical Officer, Founder & MD, Digialert,

Infysec Solutions P Ltd., in his presentation on AI and Machine learning in Cybersecurity said that AI helps security professionals identify all of the endpoints being used within the organization and helps keep them updated with the latest operating systems and security solutions. AI can also help uncover malware and other evidence of a cyber-attack against an organization's devices.

Mr Guruprasath, Assistant General Manager, Head - IT GRC, City Union Bank presented on how to secure business from hackers. He said that there are various types of attacks viz.

- Social Engineering Attacks
- Identity-Based Attacks
- Supply Chain Attacks
- Code Injection Attacks

In the technical session, Mr Ramu Para, Director, Cybersecurity, HTC Global services in his presentation on data protection and privacy using Castle Security Model said that this model aims to protect digital assets from unauthorized access, cyber threats, and data breaches through a comprehensive defense system that mirrors a castle's fortifications.

Data security is increasingly critical as cyber threats continue to evolve. The Castle Security Model is a structured approach to data protection, inspired by the layered defense of a medieval castle. The model emphasizes various layers of security, each with specific roles, to create a robust barrier around sensitive data.

Mr Satyanarayanan, Chief Technology Officer, COLLECKTO, a startup, & Retd GM, & Ashok Leyland, in his presentation on Safe Internet practices suggested the following good practices to be followed while accessing internet to safeguard the personal and official data and avoid being spammed by hackers

- Always access internet thru secure Connection
- Use Strong Passwords
- Multi Factor Authentication to be enabled

- Keep software and OS updated
- Always verify the websites you access
- Careful about Privacy settings and understand private policies
- Don't Click on the Link or attached file
- Make sure your devices are secure
- Use Antivirus (updated)
- Double check your online information

The panel discussion was Chaired and well moderated by Mr M K Anand, Chairman, MSME Sub-committee of ACC. Participants raised many questions on Cyber security both at the personal level and business level and were answered by the speakers.

Overall the Conference was very informative and 59 participants found it very useful.

### **Fundraising - Alternative options beyond Banking** **October 24, 2024; Nellore District Rice Millers Hall, Nellore**

Andhra Chamber of Commerce, Nellore Chapter organized a Presentation on "Fundraising Alternative options beyond Banking" on Friday, October 24, 2024 at Nellore for the benefit of the members.

Shri Rangaiah Naidu, Chairman, Andhra Chamber of Commerce Nellore Chapter chaired the session and welcomed the Guest Speaker and participants. In his address Shri Rangaiah Naidu observed that in today's rapidly evolving economic landscape, the path to funding entrepreneurial ventures has become increasingly diverse and dynamic.

Mr. J.C. Thirumurugan, Founder Director, WCMS Investment Solutions, Chennai –

in his detailed presentation covered the following salient aspects:

- How to overcome the shortage of funds by navigating the business landscape with effective funding strategies.
- How to capture opportunities amidst crises through a methodical approach with unique solutions.
- Evaluation of different sources of funding such as debt funding, equity, in terms of investor advantages, and the associated risks for the business owners.
- Alternative options presented include debt funding, equity funding, ECB

funding, SBL/ Business Guarantee, Trade Letter of credit, pre-IPO, Venture capital, CCD/NCD/ICD. NBFC Funding, institutional funding, Reverse merger, bank loans, private equity, listing, stressed assets, SME IPO, High Net Worth Individuals (HNI) & Ultra High Net Worth Individuals (UHNI) Investment, strategic investors, joint ventures, Mergers and acquisitions etc.

- The preparations the business owners should make for each of these alternative options.

- How to mitigate the risk associated with each of these alternatives.

There was a good interaction between the participants and the speaker. All the questions raised by the participants were answered by Mr Murugan.

The Programme concluded with a Vote of Thanks proposed by Shri Rangaiah Naidu, Chairman, Andhra Chamber of Commerce (Nellore Chapter)

The Number of participants for the Programme were 17.

### **123rd Joint Session of ACC and MMA Data-Driven Futures: Harnessing AI for Digital Success 25th October 2024; Dr V L Dutt Hall, Chennai**

Andhra Chamber of Commerce along with MMA, Chennai has been organising programmes on the last Wednesday of every month for more than a decade.

Mr R R Padmanabhan, Executive Committee member & Chairman, Foreign Trade Sub-committee of ACC, in his opening remarks highlighted on the harnessing data-driven features for digital success and benefit of industries. He introduced the Speaker Mr Shiju PM, Founder & CEO, Miwafes Consulting Private Limited.

The following aspects were highlighted and elaborated by Mr Shiju PM

- To familiarize themselves with AI tools like ChatGPT, Microsoft Co-pilot, and data analysis features in Excel.
- Business owners to consider implementing AI solutions for data analysis, customer behaviour tracking,

and process automation in their organizations.

- To be cautious about sharing personal information online and consider using separate devices for sensitive transactions.
- IT teams to explore AI-driven solutions for tasks like document processing, purchase order creation, and inventory management.
- Marketing teams to leverage AI for customer data analysis and targeted marketing campaigns.
- Businesses to create clear data transformation plans when implementing AI solutions.
- Stay updated on AI advancements in their respective industries.
- Companies to consider developing custom AI solutions tailored to their specific needs and data patterns.



- Attendees to explore AI applications in their personal and professional lives to improve productivity and decision-making.

The discussion covered the potential of Artificial Intelligence (AI) and its applications in various fields, the importance of data analytics, and the potential risks associated with data collection. Lastly, the potential of

AI in business was highlighted, emphasizing its role in automating tasks and enhancing existing processes.

After the Q & A session Mr P Barnabas Immanuel Assistant Secretary of ACC proposed the Vote of Thanks. The meeting was attending by 40 members and invitees.

### **CCCCC – Awareness Programme – FM Radio Auction ; 23rd October ,2024; Welcome Hotel, Chennai**

The Ministry of Information & Broadcasting, through the Consultative Committee of City Chambers of Commerce (CCCCC) organized an awareness programme on the opportunities in the Radio FM segment at Chennai on 23rd October, 2023.

Dr V L Indira Dutt, President, CCCC, Welcomed the gathering

The meeting was chaired by Dr. L. Murugan, Hon'ble Minister of State for Information & Broadcasting, and Parliamentary Affairs, Government of India. The Ministry had issued a Notice Inviting Applications (NIA) for the upcoming FM Phase III auction, where 730 FM radio channels will be made available across 234 cities in India. As part of the awareness outreach efforts for the auction, the Ministry has scheduled meetings to engage with businesses, entrepreneurs, and Indian companies interested in acquiring FM radio licenses.

Joint Secretary, Ministry I & B (Broadcasting – 1), Shri Sanjiv Shankar

made a detailed presentation on FM Radio and the details of the applications.

About The Consultative Committee of City Chambers of Commerce

CCCCC was formed in 1970 and for the past 54 years has worked together to consolidate and present platforms for awareness creation and representation on policy discussions including all the stake holders in the economy. Inclusivity and collaboration has been the dictum on which CCCCC performs for the benefit of trade and industry by seeking to establish an environment for ease of doing business.

CCCCC comprises of Andhra Chamber of Commerce, Hindustan Chamber of Commerce, Madras Chamber of Commerce, National Chamber of Commerce, Southern India Chamber of Commerce and Tamil Chamber of Commerce.





# Memories to Cherish

Tally Prime - 5.1, October 4, 2024;

Dr V L Dutt Hall, Chennai



“Financial Discipline for MSMEs”;

October 04, 2024; Atluri Koteswara Rao Memorial Hall, Secunderabad





## Workshop on Mindful Marketing: Strategic Moves to Amplify Business Growth; 7 October 2024; Hotel Ramada, Chennai



## Conference on “Cybersecurity – Best practices for MSMEs”, 22 October 2024; Taj club House, Chennai







## Fundraising - Alternative options beyond Banking October 24, 2024; Nellore District Rice Millers Hall,

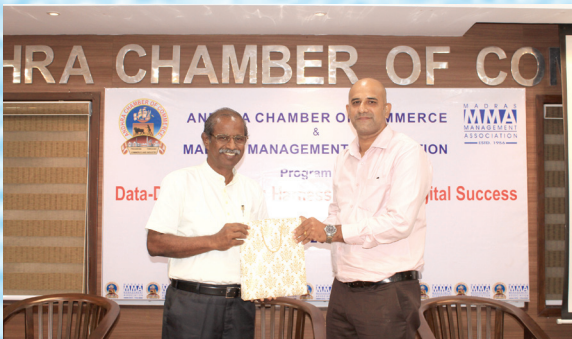
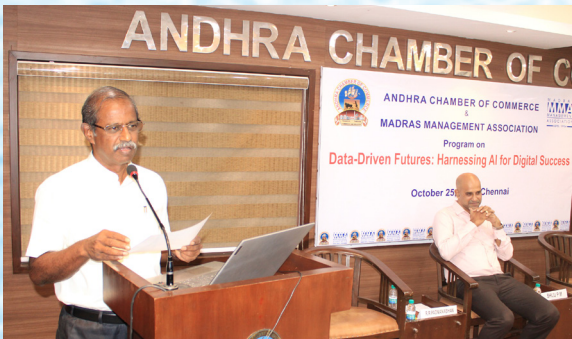




## CCCCC – Awareness Programme – FM Radio Auction ; 23rd October, 2024; Welcome Hotel, Chennai



## Data-Driven Futures: Harnessing AI for Digital Success 25th October 2024; Dr V L Dutt Hall, Chennai







## Unit-2 Nation First

**Our progress as a  
nation can be no  
swifter than our  
progress in education.  
The human mind is  
our fundamental  
resource.**

- -

John F. Kennedy



## INDIAN ECONOMY Overview

### Evaluating the performance of the Indian Economy during H1 of FY25 Rural demand strengthens

Evaluating the performance of the Indian Economy during H1 of FY25 Rural demand strengthens

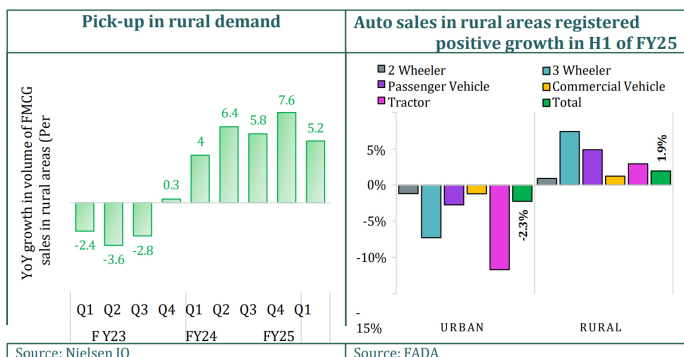
Rural demand continues to strengthen in H1 of FY25. This has been supported by above-normal monsoon boosting Kharif sowing, an increase in Minimum Support Price (MSP) for Kharif crops and Government initiatives like increased allocation for Mahatma Gandhi National Rural Employment Guarantee Scheme. The improvement in rural demand is reflected in rising Fast Moving Consumer Goods (FMCG) sales reported by Nielsen IQ, which grew by 5.2 per cent (volume growth) in Q1 of FY25, higher than the 4 per cent growth in the corresponding quarter of the previous year. The growth in rural demand is also reflected in rising auto sales, a segment seen as an indicator of consumer confidence and economic health. As per the data released by the Federation of Automobile Dealers Association (FADA), auto sales in

rural areas rose by around 2 per cent during H1 of FY24, with a most remarkable increase in 3-wheelers (7.4 per cent) and passenger vehicles (4.9 per cent) sales.

Round 1 of the bi-monthly Rural Economic Conditions and Sentiments Survey<sup>2</sup> released by the National Bank for Agriculture and Rural Development (NABARD) reflects optimism about the rural economy. The survey shows that during the last year (i.e., 12 months preceding the survey), 37.6 per cent of the rural households reported an increase in income, and 80.1 per cent reported an increase in consumption expenditure, highlighting buoyant momentum in rural economic activity. Rural households are also optimistic about the future, reflected in their positive sentiments on income and employment conditions. More than 50 per cent of the households expect income and employment conditions to improve in the next quarter and during the next year. Going forward, favourable agricultural conditions, a rise in MSP for Rabi crops<sup>3</sup>, better crop harvest and continued Government support for enhancing rural welfare are likely to spur rural demand.

Source : <https://dea.gov.in/>

Disclaimer: The views expressed in this article are solely those of the author



# India Success Story

**GCC industry to hit \$100 billion by 2030, generate over 2.5 mn jobs**



India's global capability centers (GCCs) are projected to become a \$100 billion industry by 2030, employing over 2.5 million professionals, according to a recent report.

The study, titled "India's GCC Landscape: A Strategic Pathway for Mid-Sized Aspirational Corporations to Scale Beyond", highlights India's position as a hub for over 1,700 GCCs. These centers collectively generate around \$64.6 billion in annual revenue while employing 1.9 million professionals across diverse operational areas.

## **Evolving roles and strategic importance**

"India's GCCs are not only growing in number but also in complexity and strategic importance. Over the past 5 years, more than half of these centers have evolved beyond traditional service roles to operate as portfolio and transformation hubs, integrating a broad scope of high-impact functions," the report noted.

By 2030, the GCC industry in India is expected to grow significantly, driven by its enhanced strategic role in global operations.



The report expects workforce numbers surpassing 2.5 million, emphasizing India's growing significance in the global corporate landscape.

### **Advanced AI capabilities**

The report forecasts that by 2026, more than 70 per cent of India's GCCs will incorporate advanced artificial intelligence (AI) technologies. These advancements will include machine learning for operational analytics, AI-enabled customer support, and R&D innovations, underscoring the sector's focus on technological transformation.

### **Cost competitiveness as a key advantage**

India's cost advantages continue to attract global corporations. The country offers operational expenses that are up to 40 per cent lower than those in Eastern Europe, making it a preferred destination for companies seeking cost efficiency without compromising on quality.

"India's highly competitive cost structure spans across labour, infrastructure, and operational expenses, making it a compelling destination for corporations prioritizing cost efficiency without compromising on quality," the report stated.

### **Strategic benefits**

Companies establishing GCC operations in India benefit from a multifaceted risk diversification strategy. This approach not only shields them from regional disruptions, but also fosters collaboration and supports uninterrupted operations.

The report's findings are based on comprehensive surveys involving over 100 GCC leaders in India, in-depth interviews with industry experts, and a review of existing literature and industry data.

India's GCC sector continues to strengthen its global position, driven by innovation, strategic value addition, and cost efficiency, paving the way for robust growth in the coming years.

### **Bengaluru emerges as top GCC hub in India**

Bengaluru has emerged as India's top hub for GCCs, accounting for 36 per cent of the GCC workforce in the first half of the financial year 2025, according to a report by Team Lease Digital. The city's dominance stems from its strong high-tech sector, which comprises 37 per cent of the workforce, followed by professional services like BFSI and consulting at 21 per cent, and the manufacturing sector at 10 per cent, focused on automotive and electronics.

Hyderabad, contributing 14 per cent of GCC clients, excels in the high-tech domain, leveraging cloud computing, AI, cybersecurity, and block chain. Mumbai and Pune account for 31 per cent, with high-tech and automotive industries as key drivers. Delhi-NCR contributes 22 per cent, with focus on oil and gas, AWS, IoT, and data analytics skills.

Source: Internet.

Disclaimer: The views expressed in this article are solely those of the author



Mr M.L. Narendra Kumar

Director, Instivate Learning Solutions Pvt. Ltd

## *Understanding Work Styles in the Workplace*

### **Lack of Planning and Lack of Hard Work - Time Passer**

Some individuals need to plan effectively or put significant effort into their work. For these people, work is merely a way to pass the time rather than a stepping stone in their careers. They tend to view their jobs as temporary positions rather than opportunities for growth and advancement. This mindset often leads to job hopping, where they frequently change roles without a sense of commitment or responsibility.

Evaluating such individuals can be challenging during the interview process, as their lack of engagement may be soon apparent. However, their steadfast work ethic can be assessed on the job. We could ask them to create a structured work plan outlining their goals, tasks, and timelines. We can gauge their commitment to the role by measuring their adherence to this plan. If we observe significant discrepancies between their planned objectives and actual performance, it is essential to take note.

In cases where an employee fails to follow their plan or avoids taking on challenging assignments, a one-on-one discussion is warranted. The purpose of this meeting should be to provide constructive feedback and encouragement. If, despite receiving advice and constructive criticism, the individual's behaviours do not change, we may need to consider more severe actions, including the possibility of relieving them of their duties.

### **Lack of Planning but Hard Work - Blind Performer**

Another category of employees consists of those who believe strongly in the value of hard work yet tend to dive into tasks without strategic planning. These individuals are often very committed and passionate, frequently putting in long hours and significant effort. While there are instances where this approach may yield results, it is not a reliable or sustainable strategy.



It is crucial to help these employees understand the implications of their lack of planning. Without a structured approach, they may experience burnout and fatigue due to the ongoing effort and lack of clear direction. We should initiate conversations to sensitise them to these issues and provide appropriate training on effective planning techniques. Encouraging them to share their plans before starting a project can help them gain perspective and align their hard work with strategic goals.

### **Lack of Hard Work but High in Planning - Armchair Executive**

On the other hand, we have individuals who excel in planning but often fall short in execution. They become so engrossed in developing detailed plans that they neglect the critical step of taking action. This can lead to stagnation, where ideas remain theoretical and never come to fruition.

To effectively engage these employees, shifting their focus from excessive planning to action is essential. Assigning clear tasks and providing structured plans can help propel them into action. Additionally, implementing a review mechanism will encourage them to share their progress regularly, creating accountability and motivating them to move forward.

### **Effective in Planning and Execution-Focused Person**

The ideal team member possesses vital planning and execution skills. These focused individuals effectively navigate challenges

and can balance strategic thinking with action-oriented approaches. They should be empowered to assist and mentor their peers, particularly those struggling with planning and execution.

Moreover, it is beneficial for these focused individuals to document their plans and outcomes meticulously. This documentation can serve as a valuable resource for others within the organisation, offering insights into effective practices. It is essential to involve them in the planning team so they can share their expertise, and we should assign them to support colleagues who may lack direction or motivation.

### **Conclusion**

It is crucial for any organisation to have individuals who excel in planning and execution. While finding employees who embody both qualities may be challenging, developing a collaborative culture can harness the strengths of effective planners alongside diligent workers. Organisations can enhance productivity, innovation, and overall success by fostering an environment where these diverse skill sets are valued and developed.

Disclaimer: The views expressed in this article are solely those of the author





## Unit-3

### Kaizen Corner

**Keep your face  
to the sunshine and  
you cannot see  
a shadow.**

- Helen Keller



# BUSINESS MATTERS



Mr. S. Prakash

## Customer Acquisition and Retention Strategies for MSMEs in India

For Micro, Small, and Medium Enterprises (MSMEs) in India, sustaining growth often hinges on two critical elements: acquiring new customers and retaining existing ones. With increased competition, especially in digital spaces, MSMEs need effective, targeted strategies for customer acquisition and retention to drive steady revenue and foster long-term loyalty. This article explores key strategies for customer acquisition and retention, with practical case studies and three frameworks designed to help Indian MSMEs navigate the evolving market.

### Definition and Importance of Customer Acquisition and Retention

**Customer** acquisition is the process of attracting new customers to a business. For MSMEs, **customer acquisition** strategies aim to build brand awareness and convert potential leads into paying customers. On the other hand, customer retention focuses on maintaining a loyal customer base by ensuring customer satisfaction and providing consistent value. Retaining customers is often more cost-effective than acquiring new

ones and can lead to greater lifetime value for each customer.

A successful business model combines both acquisition and retention, especially in a competitive market like India's MSME sector. Acquiring new customers broadens the reach of a brand, while retaining customers strengthens brand credibility and promotes organic growth through referrals.

### Context and Challenges Faced by Indian MSMEs

Indian MSMEs often face unique challenges in both acquisition and retention. Limited budgets can restrict MSMEs from launching large-scale marketing campaigns, while competition from larger brands with extensive resources can overshadow smaller players. Additionally, rapid digital transformation has made the marketplace more accessible but also more saturated, pushing MSMEs to adopt unique, data-driven strategies to stand out.

In this context, the following case studies and frameworks provide insights into

strategies that have proven successful for Indian MSMEs looking to improve customer acquisition and retention.

## Case Studies

### Case Study 1: A Textile Manufacturer's Journey to Digital Transformation

A small textile manufacturing MSME based in Tamil Nadu struggled with customer acquisition due to its limited digital presence. While they had an established client base locally, they lacked visibility outside their immediate network. Recognizing this, they adopted a digital marketing strategy focused on social media engagement and search engine optimization (SEO). The business began sharing engaging content about sustainable textile practices and authentic Indian designs on platforms like Instagram and Facebook.

The results were promising. Within six months, they saw a 40% increase in inquiries from urban markets across India. Additionally, a robust customer feedback mechanism was implemented to encourage repeat purchases and foster customer loyalty. By understanding customer preferences and addressing them through targeted campaigns, the MSME successfully increased both acquisition and retention.

### Case Study 2: A Specialty Tea Brand Building Loyalty through Subscription Models

Another MSME, a specialty tea producer based in Assam, struggled with customer retention. Although their product quality was high, customers rarely made repeat

purchases. To address this, they introduced a subscription model, allowing customers to receive fresh tea every month at a discounted rate. This approach not only created a steady revenue stream but also encouraged long-term loyalty by making it convenient for customers to enjoy their product regularly.

Additionally, the brand utilized email marketing to engage with subscribers, providing information on tea varieties, benefits, and brewing tips. This communication fostered a deeper connection with customers, increased brand recall, and led to a 60% improvement in retention rates within a year.

## Three Frameworks for Customer Acquisition and Retention

To guide MSMEs through creating and executing acquisition and retention strategies, the following frameworks can be adapted to suit various industries and customer bases.

### 1. AIDA Framework (Attention, Interest, Desire, Action)

The AIDA model is a classic marketing framework that guides businesses in creating effective acquisition strategies. It includes four stages:

- **Attention:** Capture customer interest by standing out in a crowded market. Use visually engaging content, relevant messaging, and influencer marketing to increase brand visibility.
- **Interest:** Once you have attention, build interest by explaining your product's unique benefits. Product demos,



customer testimonials, and informative blogs can help establish credibility.

- **Desire:** Create a sense of urgency or exclusivity to foster customer desire. Limited-time offers or seasonal discounts can convert interest into purchase intent.
- **Action:** Make the purchase process seamless and encourage a call-to-action. Offer multiple payment methods and an easy-to-navigate website to increase conversions.

This framework was used by the textile MSME mentioned earlier, which targeted urban audiences with Instagram ads and informative posts, successfully moving leads through each stage of AIDA.

## 2. RFM Model (Recency, Frequency, Monetary)

The RFM Model is a powerful framework for customer retention. It segments customers based on three factors:

- **Recency:** How recently has the customer made a purchase?
- **Frequency:** How often does the customer make purchases?
- **Monetary:** How much does the customer spend?

By analyzing customer data through the RFM model, MSMEs can identify their most valuable customers and tailor marketing efforts accordingly. For example, customers who frequently purchase high-value items could be rewarded with loyalty programs

or exclusive discounts. This strategy allows MSMEs to allocate resources to high-value customers, boosting retention and enhancing customer satisfaction.

The specialty tea brand utilized a modified RFM approach to understand its loyal customer base better. Customers who regularly subscribed to the service were targeted with personalized offers and loyalty rewards, fostering a community of long-term patrons.

## 3. Customer Feedback Loop

Creating a customer feedback loop is essential for both acquisition and retention. This approach involves collecting feedback, implementing improvements, and communicating the changes back to customers. It not only helps MSMEs understand customer preferences but also makes customers feel heard and valued.

- **Collect Feedback:** Use surveys, emails, or direct customer interactions to gather insights. Ask about product satisfaction, potential improvements, and any specific needs.
- **Implement Changes:** Based on the feedback, make necessary adjustments to your products or services.
- **Communicate:** Inform customers of the changes based on their feedback. This builds trust and shows that your business values customer input.

Both case studies incorporated feedback mechanisms that allowed the businesses to

adapt to changing customer preferences. The textile manufacturer, for example, collected feedback on popular fabric patterns, which helped in tailoring new collections to current trends, enhancing both acquisition and retention.

### Execution Tips for MSMEs

- 1. Leverage Digital Marketing:** Utilize social media, email marketing, and SEO to enhance your digital presence and attract new customers. For MSMEs with limited budgets, platforms like WhatsApp and Instagram offer cost-effective solutions to reach target audiences.
- 2. Build Customer Relationships:** Engage with customers regularly through newsletters, personalized offers, or exclusive promotions. Building relationships fosters loyalty and increases the likelihood of repeat purchases.
- 3. Use Data to Drive Strategy:** Analyze customer behavior data to identify trends and adapt your strategies. Tools like Google Analytics, social media insights, and CRM systems can provide valuable information to improve both acquisition and retention efforts.
- 4. Introduce Loyalty Programs:** Reward loyal customers with special discounts, points systems, or exclusive product

launches. Loyalty programs incentivize customers to stick with your brand and create long-term value.

- 5. Focus on Customer Experience:** Every interaction with your business, from browsing your website to receiving support, affects customer satisfaction. Make these interactions smooth, pleasant, and efficient to improve retention rates.

### Conclusion

Customer acquisition and retention are critical pillars for the growth of MSMEs in India. By adopting strategic frameworks like AIDA, RFM, and a customer feedback loop, MSMEs can enhance their ability to attract and retain customers effectively. The experiences of the textile manufacturer and specialty tea brand illustrate how digital presence, personalized engagement, and thoughtful strategies can drive success.

In the competitive landscape of Indian MSMEs, focusing on both acquisition and retention with data-driven, customer-centric approaches fosters sustained growth, ensuring businesses continue to thrive in a dynamic market.

Encouraged by the insights from these strategies, MSMEs can continue to expand their reach and deepen customer loyalty, ultimately strengthening their position in the Indian economy.

Disclaimer: The views expressed in this article are solely those of the author



## Madras High Court Judgments in

### VAT CST GST



Shri. V.V. Sampathkumar

Treasurer and Chairman, Indirect Taxes Subcommittee, ACC

**GST Refund:** Pursuant to the revision order, the petitioner had requested for the refund of excess tax amount. In this regard, he had also submitted a request letter dated 08.12.2023. However, the same was not considered by the respondent till date. The Hon'ble Court directed the respondent to consider the request letter filed by the petitioner dated 08.12.2023 and process the refund in accordance with Section 42(5) of the TNVAT Act, 2006, within a period of 4 weeks from the date of receipt of a copy of this order. **M/s.Witzenmann India P Ltd Vs AC(ST), Pammal Assessment Circle, Chennai-35. W.P.No. 26380 of 2024 Dated:12.09.2024**

**Reply not considered:** Second respondent passed the impugned order, as if, no reply was filed by the petitioner when the fact is otherwise. Thus, it is clear that the impugned order is not only an outcome of non-application of mind but also suffers from violation of principles of natural justice,

as the petitioner has not been afforded with an opportunity of personal hearing before passing such order. Hence, the Hon'ble Court set aside the impugned order and matter is remanded for fresh consideration **M/s.J.J.Lall P Ltd Vs. 1.AC (ST) and 2.STO / CTO, Moore Market Assessment Circle, Chennai-3. W.P.No.28554 of 2024 DATED: 25.09.2024**

**Natural justice:** The petitioner was unable to file their reply for the reason that the accountant, who had an access to portal as well who knows the password, failed to bring them about the notices issued. Ld Government Advocate submitted that after analysing the facts and circumstances, the respondent authorities have passed the orders. Considering the submissions made by the learned counsels on either side would demonstrate that there is clear violation of principles of natural justice on the part of the respondent authorities in passing the orders impugned herein and the orders impugned are set aside and the matter is remanded

for fresh consideration with conditions. **M/s.Ever Bright Inds Vs.1.AC [ST], Chennai North II, Moore Market Assessment Circle, Chennai-3. 2.DSTO, Moore Market Assessment Circle. W.P.No.27912 of 2024 Dated: 30.09.2024**

**Confiscation:** In the present case, the godown, where the goods were kept by the petitioner, was not at all registered, due to which, the said godown was closed and the goods were also confiscated by the respondent. A notice was issued by the respondent, for which the reply was also filed by the petitioner. As contended by the Ld Addl GP appearing for the respondent, since the goods were confiscated, the release of goods will only be considered upon adjudication by the respondent. When such being the case, this Court was not inclined to interfere with the issues pertaining to the revocation of closure of godown and release of goods, etc. Stating so, this Court dismissed the present WP. **M/s.Rasul Enterprises Vs.1.JC (ST), Intelligence II, Chennai-6. 2.CTO, Group III Intelligence II, Chennai-6. W.P.No.26426 of 2024 Dated: 12.09.2024**

**Natural Justice:** Though the Petitioner filed its reply to the SCN, seeking personal hearing, the Respondent failed to provide the same and passed the impugned assessment order. Hence, this Court stated that the impugned order was passed in violation of principles of natural justice and it is just and necessary to provide an opportunity to the petitioner. The order impugned herein is set aside and the matter is remanded back to the Respondents with conditions. **M/s.CG**

**Power and Indl Solutions Ltd Vs.STO, Pondy Bazaar Assessment Circle, Chennai-28. W.P.No.27986 of 2024 Dated: 26.09.2024**

**Reporting Error:** There was an error in filing GST 3B Returns that the Petitioner had inadvertently claimed Input Tax in “RCM” Column instead of “All other ITC Column” and the said aspect was stated by the Petitioner in its reply dated 05.09.2023, but the 1st Respondent had not considered the reply filed by the Petitioner, had passed the impugned orders and that apart a sum of Rs.2,99,000/- have been recovered for the tax liability of Rs.2,33,000/-.Therefore, this Hon’ble Court set aside the impugned orders with other directions. **M/s.Revathi Indl Enterprises Vs 1.DSTO, KORATTUR: AMBATTUR: KANCHEEPURAM, Chennai - 35. 2. Bank Manager, Bank of India, Mannurpet, Chennai-50. W.P.No.27239 of 2024 Dated: 23.09.2024**

**Order on deceased person:** The deceased, viz., Mr.Ramasamy Singaravelan was an assessee on the files of the respondent and the said person died as early as on 07.05.2022. However, the respondent, who is ignorant of the said fact has been continuously issuing notices in the name of the said deceased person and also passed assessment orders and also proceeded to initiate recovery proceedings. The petitioner came to know about the impugned proceedings only when the same was intimated by the respondent through phone call and on receipt of the recovery notice. Thus, it is crystal clear that the impugned orders are ex parte orders and suffers from violation of principles of



natural justice Hence, the Court has set aside the impugned orders with directions. **Ramasamy Singaravelan (deceased) Vs. DSTO, Sathyamangalam W.P.Nos.28496 & 28499 of 2024 DATED: 25.09.2024**

**Mismatch - 3B vs 2A:** Respondent has confirmed the tax proposal by stating that to the SCN, the petitioner has not filed any reply. The respondent has failed to consider that the supplier has correctly reported the turnover in the return during 2018-19. During 2018-19 GSTR 2A was not auto populated and it was not available in the common portal. Now the petitioner has got the GSTR 2A and an IGST ITC of Rs.16,24,716/- has been correctly reflected which is over and above the ITC of Rs.15,14,640/- claimed by the petitioner. Stating so, the order impugned herein is set aside and the matter is remanded with conditions for fresh consideration. **M/s.TechBio Solutions Vs. AC [ST], Saidapet Assessment Circle, Chennai-6. W.P.No.28862 of 2024 Dated: 30.09.2024**

**Writ petition:** Impugned assessment order was passed. The petitioner had not filed any appeal challenging the same for nearly a period of 18 months. In such case, it is clear that the petitioner has approached this Court, vide the present petitions, only due to the issuance of recovery notice. When such being the case, this Court does not find any merits in the present petitions. Stating

so, these writ petitions are dismissed with conditions as to cost etc.. **M/s.Sri Shakti Tex, Vs.1.Suptd of GST & CE, Mettur II Range, Omalur 636 502. 2.AC, Salem II Division, Salem-1. W.P.Nos.27647 & 27654 of 2024 Dated: 24.09.2024**

**Assessment based on Consumption of power:** Ld counsel submitted that owing to Covid-19, there was close down, resulting in the goods being stagnated in the godowns, and the final products has to be stored in the deep freezer facility, under (-20 degree Celsius), installed in the petitioner's business premises till the final products are supplied which contributed to the excess consumption of electricity, and despite the fact that the said aspect was answered in the form of reply, and no finding had been given for this. The Court stated that the respondent ought to have taken into consideration of the aforesaid vital aspect before passing the impugned orders, with regard to this, in the absence of any contrary evidence available to substantiate the alleged suppression of sale, as rightly pointed out by the Ld counsel for the petitioner. Hon'ble Court set aside the impugned orders with directions, insofar as it relates to this matter alone is concerned. **M/s.S.P.Mani and Mohan Diary (India) P Ltd., Vs. AC (ST) (FAC) (Inspn), Erode-2 W.P.Nos.28744 & 28749 of 2024 DATED: 27.09.2024**

Disclaimer: The views expressed in this article are solely those of the author

# Shout -Sales and MARKETING MATTERS



**Mr.M.K. Anand**

Chairman, MSME Sub-Committee, ACC

## Market Segmentation for a Business-to-Consumer in India Part - 2

### 4. Behavioral Segmentation

- o **Definition:** Segmenting the market based on consumer behavior, including purchasing habits, product usage, brand loyalty, or responses to marketing campaigns.
- o **Application in India:**
  - **Occasion-based Buying:** Indian consumers often purchase based on festivals, events, or seasons (e.g., Diwali, weddings, etc.). Businesses can focus on seasonal or occasion-based product launches.
  - **Example:** Jewelry brands like Tanishq create festive collections tailored for Diwali, weddings, or other special occasions.
  - **Loyalty:** Some consumers in India display brand loyalty, particularly

in sectors like FMCG, clothing, and electronics. Companies can segment based on consumer loyalty and offer rewards, discounts, or personalized experiences for loyal customers.

- **Example:** Supermarket chains like Big Bazaar offer loyalty programs to retain customers by providing special discounts and offers.
- **User Status:** Businesses can target non-users, first-time users, regular users, or former users with specific marketing campaigns to attract and retain customers.
- **Example:** Telecom companies like Jio tailor their packages for new users versus existing customers, offering enticing introductory plans to attract first-time users.



## 5. Technographic Segmentation

- **Definition:** Segmenting the market based on technology usage and adoption.
- **Application in India:**
  - **Internet Usage:** In India, internet penetration is rising rapidly, and brands need to segment based on consumers' access to and use of technology. Urban consumers may use smartphones and broadband for e-commerce, streaming, and social media, while rural areas may still rely on feature phones or offline methods.
  - **Example:** E-commerce platforms like Flipkart have created mobile-first strategies to cater to India's large base of smartphone users.
  - **Tech Savviness:** Segmenting based on the level of comfort with technology can help businesses design user-friendly apps or products that cater to varying levels of tech literacy.
  - **Example:** Payment apps like Paytm offer easy, intuitive interfaces for first-time users as well as advanced features for tech-savvy customers.

## 6. Cultural Segmentation

- **Definition:** Segmenting based on cultural differences, religious beliefs, and traditions that influence buying behaviors.

## ○ Application in India:

- **Religion:** India is home to diverse religious groups (Hindus, Muslims, Christians, Sikhs, etc.), each with unique preferences and restrictions. Companies often tailor their products to respect religious customs and preferences.
- **Example:** Food and beverage companies like McDonald's offer vegetarian options in India, catering to the large vegetarian Hindu population. During Ramadan, special promotions are run to attract Muslim consumers.
- **Festivals:** Festivals like Diwali, Holi, Eid, and Christmas drive significant consumer spending, and businesses can segment based on these cultural events.
- **Example:** Online retailers like Myntra and Amazon run extensive Diwali and Eid sales to boost sales during the festive season.

## 7. Price Sensitivity Segmentation

- **Definition:** Segmenting the market based on consumers' sensitivity to price, helping businesses design products and marketing strategies that cater to different price points.
- **Application in India:**
  - **Premium vs. Budget:** India's population spans a wide range of

income groups, leading to strong demand for both budget and premium products. Brands often offer different versions of the same product to cater to both markets.

- **Example:** Smartphone brands like Samsung offer entry-level, mid-range, and premium smartphones to cater to various price-sensitive segments.
- **Value-Conscious Buyers:** In some segments, particularly FMCG and household items, Indian consumers seek value for money. Offering more affordable products or smaller packaging helps target this group.
- **Example:** FMCG companies like Unilever offer sachet packs of shampoos and detergents, which are popular among price-sensitive consumers in both rural and urban India.

### Benefits of Market Segmentation in India:

- **Targeted Marketing:** Segmentation allows businesses to create specific marketing campaigns tailored to the

needs of each segment, increasing the relevance and effectiveness of their message.

- **Product Customization:** By understanding the different needs and preferences of market segments, businesses can develop or modify products that better serve each group.
- **Increased Competitiveness:** Focusing on specific market segments allows businesses to better compete by offering differentiated products, services, and pricing strategies that meet the exact needs of their audience.
- **Efficient Resource Allocation:** Market segmentation ensures that businesses allocate their marketing and operational resources more effectively, reducing waste and improving ROI.

Stay connected for Guidance and Support and watch my youtube videos in the name "see change anand" on this topic with various other techniques and guidance.

Disclaimer: The views expressed in this article are solely those of the author



## STANDARDS, CERTIFICATIONS & REGULATIONS UPDATES



**Rama Venugopal**

Chairman – S.C.R. Subcommittee,  
Andhra Chamber of Commerce

The Union Cabinet has recently approved ‘**Biotechnology Research Innovation and Entrepreneurship Development (Bio-RIDE)**’ Scheme, a significant initiative aimed at enhancing Research and Development in Biotechnology.

The scheme has three broad components:

- a) Biotechnology Research and Development (R&D)
- b) Industrial & Entrepreneurship Development (I&ED)
- c) Bio manufacturing and Bio foundry

### Overview of the Bio-RIDE Scheme

**Continuation and Merger:** The Bio-RIDE scheme merges two existing umbrella schemes of the Department of Biotechnology (DBT) into one comprehensive initiative, incorporating a new component focused on Bio manufacturing and Bio foundry.

**Financial Outlay:** The total proposed budget for the implementation of Bio-RIDE is ₹9,197 crore, covering the period from 2021-22 to 2025-26.

### Objectives and Goals

- **Fostering Innovation:** The scheme aims to accelerate innovation by providing grants and incentives for cutting-edge research in areas such as synthetic biology, bio-pharmaceuticals, bioenergy, and bioplastics.
- **Promoting Bio-Entrepreneurship:** It seeks to create a supportive ecosystem for startups through seed funding, incubation support, and mentorship.
- **Enhancing Collaboration:** Bio-RIDE will facilitate partnerships between academic institutions, research organizations, and industry to enhance

the commercialization of bio-based products.

- **Sustainable Practices:** There is a strong emphasis on promoting environmentally sustainable bio manufacturing practices aligned with India's green goals.
- **Extramural Funding Support:** The scheme will provide extramural funding to research institutions, universities, and individual researchers across various fields including agriculture, healthcare, bioenergy, and environmental sustainability.
- **Human Resource Development:** It includes initiatives for holistic development of students, young researchers, and scientists in biotechnology to build a skilled workforce capable of leveraging technological advancements.
- **Innovation:** Supporting research and development (R&D) and Entrepreneurship to accelerate Technology Development
- **Bio manufacturing:** Establishing bio manufacturing hubs to produce products like medicine, materials, and bio-based chemicals
- **Bio-AI:** Establishing Bio-AI hubs

**Bio foundries:** Establishing Bio foundries

Regional Economic Growth: Using local biomass in bio manufacturing hubs to foster

regional economic growth

### Alignment with National Goals :

The Bio-RIDE scheme is part of India's broader vision to establish a circular bio economy and contribute to climate change mitigation. It aligns with the "Lifestyle for the Environment (LiFE)" initiative launched by the Prime Minister, promoting environmentally friendly solutions across various sectors.

The DBT's ongoing efforts aim to position India as a Global Leader in Biotechnology Research and Innovation, with aspirations of achieving a \$300 billion bio economy by 2030.

The Bio-RIDE scheme is expected to play a crucial role in realizing the vision of "Viksit Bharat 2047," which focuses on comprehensive national development through advanced biotechnology solutions

India's bio economy has seen a ten-fold increase since 2014 and this calls for an inclusive innovation ecosystem that balances intellectual property, data protection, and clinical trials.

Some highlights about Sectoral Growth:

- **Growth in Start-ups:** The number of biotech start-ups has surged from 50 in 2014 to over 5,000, indicating a significant focus on the bio economy.
- **Bio economy Expansion:** India's bio economy reached \$150.97 billion in 2023, up from \$137.2 billion in 2022,



contributing 4% to the GDP.

- **Pharmaceutical Exports:** India's pharmaceutical exports are projected to continue growing, with \$27.85 billion reported in 2023-24, despite global export slowdowns.
- India's pharmaceuticals and biotechnology sector became the 4th largest export manufacturing industry for India. In April-August 2024, pharmaceutical and drugs exports grew to \$11.86 billion (\$ 10.97 billion).
- In 2023-24, India's pharmaceutical exports stood at \$27.85 billion, higher than \$25.39 billion exports recorded in previous fiscal.

**R&D and Regulatory Focus:** Department of Pharmaceuticals highlighted the importance of research and development in the pharmaceuticals sector, particularly for biologics and biosimilar.

India is aiming to be a reliable pharmacy of the world and a futuristic global leader in both biotechnology and life sciences and more focus on Research & Development

and Regulatory Systems, particularly for the deeper work needed in the biologics and biosimilar space.

### Unique Indian Biotech Model:

DBT calls for a distinctive Indian model for biotech development that utilizes demographic and geographic strengths, aiming for significant economic growth and employment generation.

Gol's renewed focus is on Ethical Biosafety considerations and Global Regulatory Harmonization by aligning with International Standards.

Bio manufacturing Hubs it will serve as centralised facilities crucial for the production, development, and commercialization of bio-based products. These hubs will bridge the gap between laboratory-scale and commercial-scale manufacturing, fostering collaboration among Startups, SMEs, and established manufacturers.

Biotechnology will be the main driver of India's next industrial revolution, supported by government initiatives.

Source:

Department of Biotechnology, Ministry of Science & Technology

[https://dbtindia.gov.in/sites/default/files/BioRIDE\\_Press%20Release\\_Press%20Information%20Bureau.pdf](https://dbtindia.gov.in/sites/default/files/BioRIDE_Press%20Release_Press%20Information%20Bureau.pdf)



**Shri R R Padmanabhan**  
Chairman, Foreign Trade Subcommittee,  
Andhra Chamber of Commerce

## Attention Exporters: Important Update on 'Remission of Duties Taxes Exported Products' (RoDTEP) Compliance!

In line with DGFT Public Notice No. 27/2024-25, exporters whose total RoDTEP claims exceed ₹1 crore must file an Annual RoDTEP Return (ARR) to continue availing of benefits. The ARR must be submitted by March 31 of the following financial year, with the initial filing requirement focusing on those who claimed during the fiscal year 2023-24.

Failure to file the ARR will result in the denial of RoDTEP benefits and no further claims will be processed after June 30, 2025, following a three-month grace period. To file the ARR after this deadline incurs a composition fee: ₹10,000 if filed by June 30 and ₹20,000 thereafter.

Importantly, exporters must maintain records substantiating their claims for a period of five years, which may be required during assessments.

The ARR is crucial not only for compliance but also for the potential reassessment of benefit rates, based on the data submitted. Exporters should prepare for possible audits, as certain filings may be selected for scrutiny to evaluate the actual taxes and duties incurred.

This is a vital opportunity for exporters to ensure their eligibility and sustain the benefits of the RoDTEP scheme. Stay compliant and safeguard your entitlements!

Disclaimer: The views expressed in this article are solely those of the author

# RANSOMWARE

In the era of Digital revolution, Internet plays a major role, and it has revolutionized the way we live, work, and communicate. With more enormous benefits comes a rising concern like Security threats, Digital Arrest etc., and among the utmost threatening is ransomware, a malicious software that encrypts the victim's folders, files including data.

In this column, we will explore in depth into the world of ransomware, its associated risks and provide valuable tips to protect from ransomware attacks.

## What is Ransomware?

Ransomware is a kind of malware that permanently blocks access to the end user system with encryption codes, demanding a ransom in exchange for the decryption key. Ransomware can have serious impacts including reputational damage, system downtime, financial loss, data theft etc., Targets can be generalised or specific to individuals, organizations or countries speaking a specific language. Ransomware attacks have targeted Individuals, Business Owners, Public Institutions, IT critical Infrastructure Systems, Networks etc.,

## How does Ransomware Spread?

Ransomware typically spreads through:

- Phishing email(s); Malicious attachments or links that appear legitimate.



**Shri Ramesh Bhashyam**

Co - Chairman, I.C.T. Sub-Committee  
Andhra Chamber of Commerce

- Public Wi-Fi, Charging Ports
- Remote Desktop Protocol – To gain unauthorized access to the Systems
- Pirated or compromised software, using infected or outdated Software.
- Unsecured Wi-Fi or poorly configured networks, more vulnerable.
- Accessing compromised websites to acquire information.

## Types of Ransomwares

Identified few malware examples that made a global impact and caused damage across the countries, namely

- **Cryptolocker** – Encrypts files in the local machines and scan to map to the Network Drives
- **Ryuk** – Via Phishing Emails
- **Locky** - Demands payment in the form of Bitcoin.
- **WannaCry** – An encrypting ransomware that exploits Windows vulnerabilities.
- **NotPetya** - Disguises itself as a legitimate software update.
- **GandCrab** - Uses complex encryption.



## Are there any risks for Internet Users?

Yes, of course. Few of them are listed below.

- Loss of Data – Data / Files become inaccessible, since it's encrypted.
- Financial Loss – Incurred to restore system / files, but still there is no guarantee.
- Identity Theft – Personal / Sensitive information falls into wrong hands.
- Significant productivity losses, especially for Business Owners, potential harm to the Organization
- Victims experience anxiety and stress, causing emotional stress.

## How to Protect from Ransomware

- O/S and Software Patches: Regularly update operating systems and applications, with the latest updates.
- Antivirus software: Need to maintain up-to-date anti-virus software latest and need to perform scan for the software downloaded from Internet, before performing execution
- Data Backup and recovery plan: Need to back up files on a regular basis either to external drives or cloud storage.
- Verify Wi-Fi networks and use VPNs; always use secure networks.
- Avoid suspicious attachments and links; do not follow unsolicited Web links in emails.
- Always use strong passwords with a combination of Alpha, Numeric, Special Characters and enable two-factor authentication.
- Awareness - Stay informed about ransomware threats.

## How to Recover from Ransomware, if infected

- Disconnect from the network and disconnect all the external devices connected to the network
- Mainly to prevent further damage and spread of Ransomware to shared network resources.
- Disable the Maintenance tasks and password needs to be reset
- Report the incident to Security Team and local authorities, if required.
- Consult IT Cybersecurity Consultants / CISO, Legal experts

There's no guarantee of file recover, even if payment released to decrypt the files

## Conclusion:

Ransomware poses a significant security threat to internet users, with severe consequences mainly for individuals / organizations, compromising personal / sensitive data and financial security.

As ransomware game plan evolve, need to stay vigilant and pro-active in cyber security measures are much more essential, mainly to reduce vulnerability to cyber-attacks and to safeguard the Digital Assets.

To avoid ransomware attacks, awareness and training programs for end-users including preventive measures, monitoring and tracking by the admin team, need to be taken into consideration.

Information Source: For Special Key words and Ransomware types

[https://www.meity.gov.in/writereaddata/files/Ransomware\\_Attack\\_An\\_Evolving\\_Targeted\\_Threat.pdf](https://www.meity.gov.in/writereaddata/files/Ransomware_Attack_An_Evolving_Targeted_Threat.pdf)





## Unit-4

# Self Development Corner

**"The Golden Rule  
for Every Business  
is this: Put Yourself  
in your Customer's  
Place"**

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- Orison Swett Marden



## Business Stories - Inspiration Matters

**ecoLogin – It's about the people, not the products.**



### Introduction

Sridhar Lakshmanan, is the founder of ecoLogin, a company that strives to work with and for tribal and marginalized communities in Tamil Nadu and the northeastern states of Meghalaya, Nagaland, and Assam. It's difficult to pin down one product or service that ecoLogin offers, because as Sridhar puts it, it's about the people, not the product.

"They are leading the life we are seeking." that's Sridhar Laskhmanan, founder of ecoLogin, talking about tribals in Tamil Nadu and North East India. Spoiler alert: It's hard to curate all the projects ecoLogin is involved in, and the communities they're

involved with. Suffice it to say in Sridhar's words, "ecoLogin is more about people, than about the products."

The origins go back to an NCC camp that Sridhar attended briefly – a small village in the distant suburbs of erstwhile Madras gave Sridhar his first taste of life in tribal and marginalized communities. He went on to do his MBA in IIM Ahmedabad, but not before promising himself that he would return to work with, for, and amongst these communities. ecoLogin was incubated in IIT Madras by Sridhar and Arul Shekhar (from IIT Madras).



## Journey of ecoLogin's ecotourism

Sridhar recounts the beginning of his journey with tourism. "If Kerala is God's own country, then Tamil Nadu is its backyard—greener and lusher! The borders share the same rich, green terrain, the thick forests, and stunning views, yet none of this is promoted. Most of TN tourism revolves around temples, and nature is not given so much importance. That's where we pitched, and it worked quite well for us."

Eco-tourism was in its nascent stages when ecoLogin began. The concept of going back to the roots was just gaining interest. "We were destination agnostic. Our clients weren't given a formal itinerary. We promised an exotic, exclusive experience rather than luxury. No hotels or restaurants, but clean, comfortable accommodation and food that was prepared by tribals. ecoLogin covered about 65 destinations – 40 hill stations, such as Ooty, Kodaikanal, Yercaud among others. In Theni alone we covered 10 destinations."

With every trip he made with city dwellers to bring them closer to the forest, Sridhar began to see and understand the lives of the tribals better. Up close and personal, it afforded him insights no book or paper or film could ever deliver. He was fascinated by the absolute simplicity of their lives but shocked

at society's lack of respect for their skills and products. This realization made him take a different turn with ecoLogin's journey.

Sridhar smiles when asked about his team, and how many cities they're present in. "We're a very small company, with a very, very small team. We recruit young people from the city and groom them to be entrepreneurs. In fact, an unspoken rule is that they start their own business once they complete their stint with us. We therefore have a large network of people; plus, those we partner with. We try to influence policy, and work with thought leaders towards this." ecoLogin is a small company by design but a massive one in terms of its mission and outreach.

## Conclusion

ecoLogin's work cannot be put in a nutshell, and this writer has had a tough time encapsulating the incredible work being done by Sridhar and ecoLogin. After twelve years of extensive research ecoLogin has registered its first company for cotton. Their honey is marketed online as Thaen Honey. Their expertise is used to run their NGO and continue their research. And they stand firm in their mission to identify economic opportunities for remote and marginalized communities and help bring their unique skills and products to market.

Source: <https://www.gotn.in/ecologin-its-about-the-people-not-the-products/>

# Strategies to Improve Your Cash Flow and Boost Your Business



**Amit P Nahar**  
Business Coach

## Why Most MSMEs Struggle to Scale – And How to Break the Cycle

Did you know that **90% of MSMEs fail to grow beyond their initial stage, and 45% of them face operational inefficiencies that eat into their profits?**

Adding to this, a survey by the International Finance Corporation (IFC) found that 67% of small business owners cite cash flow issues as their number one challenge.

These numbers aren't just statistics—they reflect real struggles faced by millions of business owners like you, every day.

If you've ever felt like your business is running in circles—working hard but not growing as you envisioned—you're not alone.

Many MSME owners get stuck in a pattern of what I call **“Default Mode.”** This is when you're constantly firefighting, reacting to daily crises, and making decisions without a clear strategy.

Let's understand why this happens, what it costs you, and—more importantly—how you can turn things around with a simple action plan.

### The Burning Problem: Stuck in Default Mode

Running a business is no easy feat, and for most MSME owners, it often feels like

there's **not enough time, resources, or support** to focus on growth. Here are three critical symptoms of operating in Default Mode:

#### 1. You Are the Business

Every decision, task, and operation depends on you. This might feel necessary, but it limits growth because you're stretched too thin.

#### 2. Cash Flow Chaos

Many MSME owners mistake revenue for profit. While sales might look good on paper, unpredictable cash flow can leave you struggling to pay bills or fund expansion plans.

#### 3. Lack of Strategy

Without a clear roadmap, daily tasks consume your time, and you lose sight of long-term goals. As a result, your business stagnates, and your profits suffer.

The impact? Stress levels soar, personal time disappears, and you're stuck in survival mode, unable to scale or even sustain your business effectively.

## The Real Cost of Staying Stuck

Let's break this down further:

- **Financial Cost:** Businesses in Default Mode often bleed money due to inefficiencies, late payments, and missed growth opportunities.
- **Emotional Cost:** Constant stress takes a toll on your mental and physical health. How often have you sacrificed family time or sleep to fix a business problem?
- **Growth Cost:** You miss out on scaling opportunities that competitors might seize instead. Imagine what you could achieve if your business operated smoothly without your constant involvement.

But the good news is, you don't have to stay stuck. There's a way to break free and design your business for sustainable growth.

### The Solution: Shift to “Business By Design”

What does it mean to run your business by design? It's about creating systems, strategies, and processes that work for you—so you're not stuck working for your business. Here's an action plan you can start today:

#### 1. Audit Your Business Operations

- Identify which tasks consume most of your time.
- Delegate or outsource repetitive, low-value tasks.

- Focus on high-impact activities, like sales strategy or customer relationships.

Action Step: Create a daily log for a week, noting how much time you spend on each activity. Use this to identify tasks you can delegate.

#### 2. Fix Your Cash Flow

- Separate cash flow from revenue—know exactly what's coming in and going out.
- Negotiate better payment terms with vendors and tighten collection timelines with customers.
- Maintain a cash reserve to handle emergencies.

Action Step: Set aside 30 minutes each week to review your cash flow statement and identify patterns or problem areas.

#### 3. Set a Clear Vision and Strategy

- Define what success looks like for your business. Is it higher revenue? Better margins? More time with family?
- Break this vision into actionable quarterly and monthly goals.
- Align your team to this strategy—make sure everyone understands and contributes.

Action Step: Write down three long-term goals for your business and break each into smaller steps to achieve over the next 90 days.



#### 4. Automate and Systematize

- Introduce tools for project management, invoicing, and customer follow-ups.
- Document processes for key operations so your team can handle tasks independently.
- Start small—automate one process this month, whether it's payroll or customer reminders.

**Action Step:** Identify one repetitive task you can automate this week and choose a tool to implement it.

#### **Real Results: The Benefits of Business By Design**

When you implement these steps, here's what you can expect:

1. **Increased Revenues with Reduced Chaos:** A structured sales and operations process helps you focus on growth instead of daily firefighting.
2. **Improved Cash Flow with Reduced Stress:** Clear financial management gives you peace of mind and funds to invest in scaling.

3. **Enhanced Profits and a Clear Path to Scale:** With systems and strategies in place, you can focus on innovation and growth instead of just survival.

#### **Final Thoughts: Take Action Today**

The journey from “Default Mode” to “Business By Design” doesn't happen overnight. But the moment you take the first step, you're already ahead of the curve. The most successful business owners are not the ones who work harder—they're the ones who work smarter.

As an MSME owner, you have incredible potential to scale your business, improve your profits, and reduce the daily chaos. The question is: Will you take that first step today?

Start small. Audit your time, fix your cash flow, and set clear goals. These steps may seem simple, but they're the foundation for something much bigger—a business that thrives without constantly needing you.

Remember, growth doesn't happen by chance. It happens by design.

Disclaimer: The views expressed in this article are solely those of the author

## Caring Vs Pampering

In the past, acquiring a cherished toy or a favourite comic book was no easy feat. It required effort on our part, whether that involved completing homework or assisting with household chores. These were the days when income was limited, yet the joy derived from simple pleasures was abundant. Whether it was a toy or a book, we treasured it significantly because the anticipation and longing for it enhanced its value.

Fast forward to today, and we find ourselves in a world where everything is accessible at the tap of a screen—prompt doorstep deliveries, instant gratification in fast food, and swift downloads. Undeniably, income levels have risen, and parents are more inclined to provide children with the items they desire. While this parental love is commendable, it also has its drawbacks. Children fail to grasp the true worth of what they receive and develop a penchant for instant gratification. This inclination can pose significant challenges in the future. As these children grow, their capacity for patience decreases, and the necessity of working towards their desires diminishes. Consequently, they may experience stress and disappointment if their wishes are unfulfilled.

It's vital to discern between caring and pampering. Caring entails nurturing a resilient character equipped to confront the world's adversities while pampering cultivates a fragile mindset that bodes ill for the child's future.

Recognising the appropriate balance between caring and being strict is essential. By doing so, children can learn to appreciate what they receive and comprehend the importance of patience rather than succumbing to instant gratification, ultimately leading to disillusionment.

Contributed by:  
**Mr M.L. Narendra Kumar**

Disclaimer: The views expressed in this article are solely those of the author



# FITNESS MATTERS LIVING 360°



**| By Gita Krishna Raj**

CEO, Maverick  
National Head - PEPS,  
Sports Skill Council of India

My Dear Readers,

Greetings from Maverick!

Gravity is working on everything from a small pin head to the huge planets and stars all the time. It most certainly is working on us too. Try standing a cone on its tip! You know the outcome - it will fall instantaneously! Now look at a man standing tall. A life size mannequin needs support to stand erect. But every man, every moment is capable of not just standing still and erect but moving with total confidence that he will not fall! It takes lesser energy to do things when you are aligned with gravity. For example, walking on a flat surface is easier compared to walking on an incline. Equally distributing your weight on both feet is easier than standing on one foot for long.

Our muscles are forever in a state of action tightening and lengthening different areas at different times to keep us aligned to gravity. Your dentist uses 1/2 a gram of constant pressure in your braces to change your dental alignment. 1/2 a gram seems like an insignificant pressure and yet over a span of few minutes you can feel the pain and over few weeks your teeth re-align to the new position. If 1/2 a gram of constant pressure can be so effective on the human body, imagine the stress your neck muscles

will be going through by a mere 1-inch constant head tilt forward.

So, is the case with all your muscles - the right shoulder that is always misaligned thanks to the mouse (the computer variety); the pelvis that is tilted due to wrong footwear; the spine that loses its natural curve thanks to the invention of the chair; the stooped shoulders burdened with the weight of the world; the legs that are weakened due to the uneven distribution of weight - the list is endless.

Suppose you decide to wear a 2 inch stilettos to look taller. The impact of the 2-inch heel on your body is humungous. You see, we rely on our eyes to be able to look straight at the horizon. That is why we stand erect at a 90-degree angle to the floor. The minute you wear a 2 inch stilettos, with your toes still on the ground and your heels alone lifted, you are actually trying to stand at a 70 degree angle instead of a 90-degree angle. Obviously, this is against gravity and your eyes need to align with the horizon. So your body compensates by tightening all your muscles on the back - the entire kinetic chain in your back is tightened leaving your body chronically stressed. Stop wearing heels!



### Here are a few everyday scenarios:

- Tilting your head while talking on the phone, or bending forward as you read for long causes tautness of several muscles causing unnecessary stress. Use headphones and book stands.
- Man was designed for movement, not sitting on chairs for extended periods of time. Ensure you sit erect and do not slouch. Use a Swiss ball to sit.
- Carrying overweight back packs or sling bags on one shoulder are real killers. Ensure you distribute the weight you need to carry in the right way.
- When carrying heavy weights from the floor, squat and lift them. Do not bend to lift weight off the floor. The muscles around your hips are the biggest and most powerful in your body. So push your hips back when you need to bend forward to protect the natural 'S' curve of your spine.

- Your normal stance should evenly distribute weight across your feet. If your toes are not placed firmly on the ground or if you have weak feet that roll inwards, it affects the entire support of your body.

Focus should be given at all times to lengthen the front of your body. Back strengthening exercises and movements will ensure this becomes an effortless stance.

Stand in front of the mirror and look at your reflection - straight, sides and back with another mirror.

In a normal standing position do you find any postural flaws? Are you tilting towards one side, bearing the weight on only one leg, slouching and not erect? Imagine what must be happening as you move your body through the day. What are you going to do about it?

Disclaimer: The views expressed in this article are solely those of the author

## TRAVEL - RELAXATION MATTERS



### Charminar, Hyderabad, Telangana Overview

Charminar is a monument and a mosque, which is synonymous with the history of Hyderabad, India. The majestic structure was completed in 1591 CE and is not only a landmark building of Hyderabad but also a famous monument of India. It is believed that Mohammed Quli Qutb Shahi, the fifth sultan of the Qutub Shahi dynasty had built the monument to commemorate the end of a deadly plague menace that had gripped the city then. It is located near the bank of the river Musi. Charminar is derived from two distinct words Char and Minar, which means four towers. Mir Momin Astarabadi of Qutb Shah dynasty played an important role and he ordered extensive preparations for the design and layout. Historians believe that this structure is an example for Indo-Islamic architecture combined with few Persian elements. The monument is located in the heart of old city.

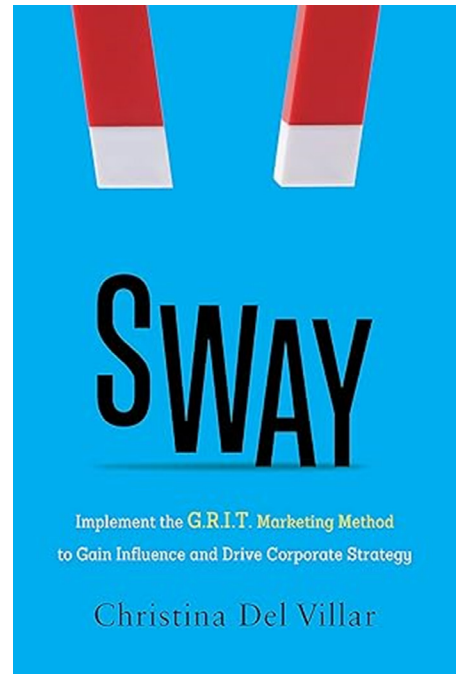
A visit to Hyderabad is incomplete without visiting this grand and majestic centerpiece. It is also considered the Arc de Triomphe of the East. Some of the historians say that it was built in honor of his wife, Bhagyamathi. There

is also legend that tells about the existence of a secret tunnel underneath the monument connecting the fort at Golconda that was created as a means of escape to royal family in an emergency. Each of the sides measure 20 meters while the minarets are located at a height of 48.7 meters from the ground level. Each side of Charminar opens into a plaza like structure where the giant arches overlook the major thoroughfares. It is a clear square structure that measures 31.95 mts. on each side while imposing arches span a distance of 11 mts. The four minarets rise to a height of 56 mts. The ornamental arches on the minarets enhance the aesthetic value. There are 149 circular steps inside each minaret and one of them is open for tourists to climb and enjoy a breathtaking view of the city. It also houses the oldest mosque in Hyderabad with prayer spaces for the devout to worship.

Source

<https://telanganatourism.gov.in/partial/destinations/heritage-spots/hyderabad/charminar.html>

## BOOK REVIEW



### Sway: Implement the G.R.I.T. Marketing Method to Gain Influence and Drive Corporate Strategy

Sway turns marketing professionals into powerhouses by showing them how to build a strategic framework that enables greater proficiency and leads to growing levels of influence. This framework is the G.R.I.T. Marketing Method created by Christina Del Villar.

By looking at marketing from the go-to-market strategy perspective, G.R.I.T. goes beyond the basics to illustrate how marketing professionals can successfully influence this strategy based on overall corporate goals. Readers will learn how to align the go-to-market strategy, customer journey, and marketing strategy. From there, they will learn how to build a Map of Influence

that identifies all the ways they can make an impact. These strategies and tactics help marketing professionals deploy more effective, impactful programs and develop smarter campaigns that significantly increase profitability for their company.

With G.R.I.T. (and a dose of sparkle), Sway provides a platform to empower marketing professionals to have more influence, be more effective, add value, and show their impact. This platform helps them become indispensable, driving success at higher and higher levels. And who wouldn't want that?

Disclaimer: The views expressed in this article are solely those of the author





## Unit-5

### Bulletin Corner

**What new  
technology does  
is create new  
opportunities to  
do a job that  
customers want  
done.**

---

- Tim O'Reilly



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Firms	20,000	3600	23,600
Associations	20,000	3600	23,600
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Private Ltd Co	5000	5000	1800	11,800
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Associations	2500	2500	900	5,900
Individuals	2500	2500	900	5,900

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### DR V.L. DUTT AC HALL, CHENNAI RENTAL TARIFF

	Members	Non-Members
Meeting Hall – First Floor (Capacity 50 persons)	Rs.	Rs.
First 4 hours	3500.00	5000.00
Every additional hour	750.00	1000.00
<b>Hire Charges for LCD Projector &amp; Laptop</b>		
LCD Projector (Per Day)	800.00	800.00
Laptop (Per Day)	600.00	600.00
<b>*Electricity charges applicable Rs. 100/- for every additional hour after 4 hrs &amp; GST 18% EXTRA</b>		

**FOR BOOKING MEETING AND CONFERENCE HALL  
- PLEASE CONTACT SECRETARIAT AT CHENNAI : 044 2431 5277**



## CHENNAI



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# ANDHRA CHAMBER OF COMMERCE SERVICES AT A GLANCE

The Chamber functions through 17 Sub-Committees, Industry / Trade Panels under the overall supervision of the Executive Committee.



Issue of Certificate of Origin and Attestation / Certification of documents for export shipment.



Organize Business Delegations to foreign countries for development of two-way trade between Indian and respective countries



Issue of introductory letters to Members proceeding Abroad on Business



Assistance through sister Chambers of Commerce in India and Abroad in establishing trade contacts



Issue of recommendation letters to Foreign Embassies / Consulates in India for grant of visa to Member Businessmen proceeding Abroad on Business.



Special focus on MSMEs and Entrepreneurship Development



Representations of the Chamber on Government Policy Framework and Implementation



Statistical data regarding Industries, Exports, Imports etc. Information on Trade prospects, Business and Economic conditions in India and Abroad



Provision of Free Consultancy Service on GST, Labour, Income Tax, Customs, Import & Export, Banking & Finance, Patents, Trademarks & IPR, Company Law & Civil Laws, Technical Standards, Inspection & Testing and Startups – Business Consultancy, by a Panel of Experts between 11 am and 12.00pm on the Second Saturday of every month at Chennai and Secunderabad offices of the Chamber. Online participation is enabled.

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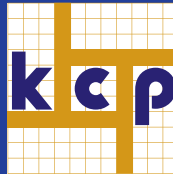
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